IN THE UNITED STATES DISTRICT COURT FOR THE SOUTHERN DISTRICT OF MISSISSIPPI JACKSON DIVISION

THE AMERICAN INSURANCE COMPANY

PLAINTIFF

V.

CIVIL ACTION NO. 3:07CV746HTW-LRA

C.E. FRAZIER CONSTRUCTION COMPANY, ET AL.

DEFENDANTS

REPLY MEMORANDUM OF PHYLLIS FRAZIER IN PARTIAL OPPOSITION TO MOTION FOR SUMMARY JUDGMENT

The American Insurance Company ("American") has moved for summary judgment on its claim for indemnity pursuant to a General Indemnity Agreement executed by Phyllis Frazier and the other Defendants. Phyllis Frazier has no personal knowledge of the alleged defaults by Pryor & Frazier Construction Company and, therefore, has no good faith basis to oppose American's motion on the issue of liability.

However, American apparently seeks an award of damages that would include \$64,645.00 "demanded" by the Mississippi State Tax Commission under tax rider bonds issued by American. There is no evidence in the record that American paid any money to the Tax Commission. Since American has the burden of proving its recoverable damages, any judgment for American must be limited to the \$35,619.45 paid to Buford Plumbing.

This the 31st day of October, 2008.

Respectfully submitted,

PHYLLIS E. FRAZIER

By Her Attorneys, BAKER, DONELSON, BEARMAN, CALDWELL & BERKOWITZ, P.C.

By: <u>/s/William N. Reed</u> WILLIAM N. REED

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CERTIFICATE OF SERVICE

I, William N. Reed, attorney for Phyllis E. Frazier, do hereby certify that I have this day filed the foregoing document via the Court's ECF System which served a copy upon the following counsel:

Lamar Watts, Esq. Shell, Buford, PLLC P. O. Box 157 Jackson, MS 39205-0157 lwatts@shellbuford.com

Gerald Talmadge Braddock, Esq. Braddock Law Firm P. O. Box 23609 Jackson, MS 39225 lawms1@aol.com

This the 31st day of October, 2008.

/s/William N. Reed_____ WILLIAM N. REED